

UNITED STATES BANKRUPTCY COURT
District of Utah

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 11/4/14.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice. Creditors — Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Amy L Schafer
3724 South Sagebrook Circle
Magna, UT 84044

Case Number:
14-31723 JTM

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-2663

Attorney for Debtor(s) (name and address):

Amy L Schafer
3724 South Sagebrook Circle
Magna, UT 84044
Telephone number: 801-388-6773

Bankruptcy Trustee (name and address):

Mary M. Hunt tr
Dorsey & Whitney
136 S. Main Street
Suite 1000
Salt Lake City, UT 84101
Telephone number: (801) 933-7360

Meeting of Creditors

Date: **December 9, 2014**

Time: **10:00 am**

Location: **405 South Main Street, Suite 250, Salt Lake City, UT 84111**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 2/9/15

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

350 South Main #301
Salt Lake City, UT 84101
Telephone number: (801) 524-6687

For the Court:

Clerk of the Bankruptcy Court:
David A. Sime

Hours Open: 8:00 AM – 4:30 PM; Telephone 8:00 AM – 4:30 PM

Date: 11/12/14

Online Information

Case information is available at no charge on our Voice Case Information System (VCIS). Call 1-866-222-8029 #85 with your touch-tone telephone. Case information is also available on the Internet using our PACER service for a \$.10/page fee. An account is required. Visit our homepage at www.utb.uscourts.gov for details.

EXPLANATIONS

FORM RAB9A (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice/Note	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. Important notice to individual debtor(s): All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Do not include this notice with any filing you make with the court.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Dismissal	This case may be dismissed unless a written objection to dismissal is filed by the debtor, a creditor or party in interest within 21 days after a creditors' meeting, if the debtor(s) or debtor's counsel fail to attend the creditors' meeting or fail to timely file required documents [Local Rules 1007–1, 2003–1(a)]. A hearing on the objection to dismissal must be set at the time the objection is filed and notice of the hearing must be sent to the trustee, all creditors and parties of interest, or the case shall be dismissed.
Appointment of Interim Trustee	The person designated as Bankruptcy Trustee on the front side of this form has been selected as Interim Trustee of the estate of the captioned debtor(s) and the trustee's previously-filed blanket bond is approved. Unless another trustee is elected at the meeting of creditors, the trustee shall serve without further appointment or qualification. The trustee is deemed to have accepted the appointment, unless the trustee notifies the Court and the U.S. Trustee in writing of any rejection within seven days after receipt of notice of selection.
— Refer to Other Side for Important Deadlines and Notices —	

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of Utah

In re:
 Amy L Schafer
 Debtor

Case No. 14-31723-JTM
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 1088-2

User: ma
 Form ID: rab9a

Page 1 of 1
 Total Noticed: 26

Date Rcvd: Nov 12, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 14, 2014.

db +Amy L Schafer, 3724 South Sagebrook Circle, Magna, UT 84044-2289
 9581664 +American Express, 200 Vesey St., Manhattan, NY 10281-1013
 9581665 Blue Trust Loans, LCO P.O. Box 1754, Hayward, WI 54843
 9581671 +Cash Factory USA, 6965 S. Rainbow Blvd Suite 130, Las Vegas, NV 89118-3280
 9581672 +Cash Store, 101 N West State Rd Ste 102, American Fork, UT 84003-1670
 9581673 +Check City Corporate, PO Box 970851, Orem, UT 84097-0851
 9581677 +Exodus Health Care, 3665 S 8400 W #110,, Magna, UT 84044-4907
 9581678 Jordan Valley Medical Center - West Valley Campus, 3460 South 4155 West,
 West Valley City, UT 84120
 9581681 U Hospital Self-Pay Billing Office, P.O. Box 30465, SLC, UT 84130-0465
 9581682 +United consumer Fin Svc, 865 Bassett Rd, Westlake, OH 44145-1194
 9581683 +Wells Fargo Checking & Savings, P.O. Box 6995, Portland, OR 97228-6995

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: BMMHUNT.COM Nov 13 2014 03:23:00 Mary M. Hunt tr, Dorsey & Whitney,
 136 S. Main Street, Suite 1000, Salt Lake City, UT 84101-1685
 9581662 +EDI: AAEO.COM Nov 13 2014 03:23:00 Aarons Sales and Lease, 1015 Cobb Place Blvd,
 Kennesaw, GA 30144-3672
 9581663 +E-mail/Text: e-bankruptcy@americafirst.com Nov 13 2014 04:00:09 America First CU,
 PO Box 9199, Ogden, UT 84409-0199
 9581666 +E-mail/Text: banko@bonnecoll.com Nov 13 2014 04:00:11 Bonneville Collections,
 PO Box 150621, Ogden, UT 84415-0621
 9581669 +EDI: CAPITALONE.COM Nov 13 2014 03:23:00 Capital One / Suzuki, Po Box 30253,
 Salt Lake City, UT 84130-0253
 9581670 +EDI: CAPITALONE.COM Nov 13 2014 03:23:00 Capital One / Yamaha, Po Box 30253,
 Salt Lake City, UT 84130-0253
 9581668 +EDI: CAPITALONE.COM Nov 13 2014 03:23:00 Capital One Bank USA NA, PO Box 30281,
 Salt Lake City, UT 84130-0281
 9581667 +EDI: CAPITALONE.COM Nov 13 2014 03:23:00 Capital One/Davids Br, PO Box 30253,
 Salt Lake City, UT 84130-0253
 9581674 +EDI: WFNNB.COM Nov 13 2014 03:23:00 Comenity Bank/Lnbryant, Pob 182789,
 Columbus, OH 43218-2789
 9581675 +EDI: WFNNB.COM Nov 13 2014 03:23:00 Comenity Bank/Maurices, PO Box 182789,
 Columbus, OH 43218-2789
 9581676 +EDI: TSYS2.COM Nov 13 2014 03:23:00 DSNB/Macys, PO Box 17759, Clearwater, FL 33762-0759
 9581679 +EDI: CBSKOHL.S.COM Nov 13 2014 03:23:00 KOHL'S Department Store, PO Box 3115,
 Milwaukee, WI 53201-3115
 9581680 +EDI: DRIV.COM Nov 13 2014 03:23:00 Santander Consumer USA, 8585 N Stemmons FWY,
 Dallas, TX 75247-3822
 9581684 +EDI: WFFC.COM Nov 13 2014 03:23:00 Wells Fargo Corporate, 420 Montgomery Street,
 San Francisco, CA 94104-1298
 9581685 +EDI: WFFC.COM Nov 13 2014 03:23:00 Wells Fargo Home Mortgag, Po Box 10335,
 Des Moines, IA 50306-0335

TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 14, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 4, 2014 at the address(es) listed below:

Mary M. Hunt tr hunttrustee@gmail.com, hunt.peggy@dorsey.com;UT18@ecfcbis.com
 United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 2